

CLAIMS:

1. A transaction processing method for the processing by a merchant of transactions for goods or services offered in a first currency, the method comprising:
 - receiving one or more physical currency tokens in a second currency in at least part payment for the offered goods or services;
 - transmitting transaction data to a currency conversion transaction processor having access to exchange rate data, the transaction data including data identifying at least the second currency and the value of the received tokens;
 - receiving currency conversion transaction data including data representing an amount in the first currency equivalent to the received physical currency tokens according to the exchange rate data and identification data assigned by the currency conversion transaction processor to identifying the currency conversion transaction;
 - completing the transaction for the goods or services using the received currency conversion transaction data; and
 - receiving payment for the received physical currency tokens corresponding to a currency conversion transaction.
2. A transaction processing method according to claim 1, wherein said transaction data includes data identifying the merchant.
3. A transaction processing method according to claim 1 or claim 2, wherein said transaction data includes data identifying the goods or services.
4. A transaction processing method according to any preceding claim, wherein said transaction data includes data on the cost of the offered goods or services.
5. A transaction processing method according to claim 4, wherein the currency conversion transaction data includes data representing the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services.

6. A transaction processing method according to any preceding claim, including displaying the received currency conversion transaction data.
7. A transaction processing method according to any preceding claim, including transmitting a request for information on the tokens of the second currency, and receiving and outputting images of the tokens of the second currency.
8. A transaction processing method according to claim 7, including receiving and outputting further information on the tokens of the second currency to aid detection of counterfeit tokens.
9. A transaction processing method according to any preceding claim, wherein the transmission and reception take place over a communications network.
10. A transaction processing method according to claim 9, wherein the transmission and reception take place over the Internet, and the merchant uses a computer running a web browser application.
11. A transaction processing method according to any preceding claim, including receiving a request for further information about the transaction, and obtaining and transmitting the further information to the currency conversion transaction processor.
12. A transaction processing method according to any preceding claim, including receiving a currency conversion transaction receipt in the currency conversion transaction data.
13. A transaction processing method according to any preceding claim, wherein said physical currency tokens each have a unique identification code, said transaction data includes one or more unique identification codes for the or each received physical currency tokens, said received currency conversion transaction data includes a security indicator indicating if the currency conversion transaction processor identified a security problem with the received physical currency tokens from the unique identification code, and displaying a warning to the merchant if a security problem is identified.

14. A transaction processing method according to any preceding claim, including receiving unique identification codes for physical currency tokens that are suspect from the currency conversion transaction processor to enable the merchant to identify if the received physical currency tokens are suspect.

15. A currency conversion transaction method for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services, the method comprising:

receiving transaction data from a merchant terminal, the transaction data including data identifying at least the second currency and the amount in the second currency of the received physical currency tokens;

assigning identification data to the received transaction data to identify a currency conversion transaction;

determining amount data representing an amount in the first currency equivalent to the amount of the received physical currency tokens of the second currency using exchange rate data;

storing the received transaction data and the amount data as currency conversion transaction data identified by the identification data;

transmitting the currency conversion transaction data to the merchant terminal;
and

causing payment to be made of the amount in the first currency according to the stored currency conversion transaction data to the merchant upon redemption of the physical currency tokens of the second currency received by the merchant.

16. A currency conversion transaction method according to claim 15, wherein the received transaction data includes data identifying the merchant.

17. A currency conversion transaction method according to claim 15 or claim 16, wherein the received transaction data includes data identifying the goods or services.

18. A currency conversion transaction method according to any one of claims 15 to 17, wherein the received transaction data includes data on the cost of the goods or services.

19. A currency conversion transaction method according to claim 18, including determining the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services, and storing the determined difference in the currency conversion transaction data.

20. A currency conversion transaction method according to any one of claims 15 to 19, including receiving a request for information on the tokens of the second currency, identifying images of the tokens of the second currency in an image store, and transmitting the images to the merchant terminal.

21. A currency conversion transaction method according to claim 20, including identifying further information on the tokens of the second currency and transmitting the further information on the tokens of the second currency to assist the merchant in the detection of counterfeit tokens.

22. A currency conversion transaction method according to any one of claims 15 to 21, wherein the transmission and reception take place over a communications network.

23. A currency conversion transaction method according to claim 22, wherein the transmission and reception take place over the Internet, and the method uses a computer running a web server application.

24. A currency conversion transaction method according to any one of claims 15 to 21, including detecting when the amount of the currency transaction determined using the amount in the first currency or the amount in the second currency exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information and storing the further information in the currency conversion transaction data.

25. A currency conversion transaction method according to any one of claims 15 to 24, including receiving identification data for at least one previous transaction related to a current transaction, detecting when the amount of the current currency transaction and the or each previous currency transaction in the first or second currencies exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information, and storing the further information in the currency conversion transaction data.

26. A currency conversion transaction method according to any one of claims 15 to 25, wherein said physical currency tokens each have a unique identification code, said transaction data includes one or more unique identification codes for the or each received physical currency tokens, identifying if there is a security problem by looking-up the or each unique identification codes in a database of unique identification codes for physical currency tokens known to be suspect, and adding a security indicator to the currency conversion transaction data to indicate if there is an identified security problem with the physical currency tokens.

27. A currency conversion transaction processing system for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services, the processing system comprising:

receiving means for receiving transaction data from a merchant terminal, the transaction data including data identifying at least the second currency and the amount in the second currency of the received physical currency tokens;

assigning means for assigning identification data to the received transaction data to identify a currency conversion transaction;

determining means for determining amount data representing an amount in the first currency equivalent to the amount of the received physical currency tokens of the second currency using exchange rate data;

storing means for storing the received transaction data and the amount data as currency conversion transaction data identified by the identification data;

transmitting means for transmitting the currency conversion transaction data to the merchant terminal; and

payment means for causing payment to be made of the amount in the first currency according to the stored currency conversion transaction data to the merchant upon redemption of the physical currency tokens of the second currency received by the merchant.

28. A currency conversion transaction processing system according to claim 27, wherein the received transaction data includes data identifying the merchant.

29. A currency conversion transaction processing system according to claim 27 or claim 28, wherein the received transaction data includes data identifying the goods or services.

30. A currency conversion transaction processing system according to any one of claims 27 to 29, wherein the received transaction data includes data on the cost of the goods or services.

31. A currency conversion transaction processing system according to claim 30, including determining means for determining the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services, and for storing the determined difference in the currency conversion transaction data.

32. A currency conversion transaction processing system according to any one of claims 27 to 31, including means for receiving a request for information on the tokens of the second currency, identifying images of the tokens of the second currency in an image store, and transmitting the images to the merchant terminal.

33. A currency conversion transaction processing system according to claim 32, including means for identifying further information on the tokens of the second currency and transmitting the further information on the tokens of the second currency to assist the merchant in the detection of counterfeit tokens.

34. A currency conversion transaction processing system according to any one of claims 27 to 33, wherein the transmitting means and the receiving means are adapted to connect to a communications network.

35. A currency conversion transaction processing system according to claim 34, wherein the transmitting means and the receiving means are adapted to communicate over the Internet.

36. A currency conversion transaction processing system according to any one of claims 27 to 33, including detecting means for detecting when the amount of the currency transaction determined using the amount in the first currency or the amount in the second currency exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information and storing the further information in the currency conversion transaction data.

37. A currency conversion transaction processing system according to any one of claims 27 to 36, including detecting means for receiving identification data for at least one previous transaction related to a current transaction, detecting when the amount of the current currency transaction and the or each previous currency transaction in the first or second currencies exceeds a threshold, transmitting a request for further information on the transaction to the merchant, receiving the further information, and storing the further information in the currency conversion transaction data.

38. A currency conversion transaction processing system according to any one of claims 27 to 37, wherein the said physical currency tokens each have a unique identification code, said transaction data includes one or more unique identification codes for the or each received physical currency tokens, and the system includes means for identifying if there is a security problem by looking up the or each unique identification code in a database of unique identification codes for physical currency tokens known to be suspect, and adding a security indicator to the currency conversion transaction data to indicate if there is an identified security problem with the physical currency tokens.

39. A transaction processing terminal for use by a merchant for the processing of transactions for goods or services offered in a first currency when one or more physical currency tokens in a second currency is offered in at least part payment for the offered goods or services, the terminal comprising:

transmitting means for transmitting transaction data to a currency conversion transaction processor having access to exchange rate data, the transaction data including data identifying at least the second currency and the value of the received tokens;

receiving means for receiving currency conversion transaction data including data representing an amount in the first currency equivalent to the received physical currency tokens according to the exchange rate data and identification data assigned by the currency conversion transaction processor to identifying the currency conversion transaction; and

output means for outputting the receiving currency conversion transaction data to allow the merchant to complete the transaction for the goods or services using the received currency conversion transaction data, and to receive payment for the received physical currency tokens corresponding to a currency conversion transaction.

40. A transaction processing terminal according to claim 39, wherein said transaction data includes data identifying the merchant.

41. A transaction processing terminal according to claim 39 or claim 40, wherein said transaction data includes data identifying the goods or services.

42. A transaction processing terminal according to any one of claims 39 to 41, wherein said transaction data includes data on the cost of the offered goods or services.

43. A transaction processing terminal according to claim 42, wherein the currency conversion transaction data includes data representing the difference in the first currency between the amount in the first currency equivalent to the received physical currency tokens and the cost of the offered goods or services.

44. A transaction processing terminal according to any one of claims 39 to 43, including display means for displaying the received currency conversion transaction data.
45. A transaction processing terminal according to any one of claims 39 to 44, including means for transmitting a request for information on the tokens of the second currency, and receiving and outputting images of the tokens of the second currency.
46. A transaction processing terminal according to claim 45, including means for receiving and outputting further information on the tokens of the second currency to aid detection of counterfeit tokens.
47. A transaction processing terminal according to any one of claims 39 to 46, wherein the transmission and reception take place over a communications network.
48. A transaction processing terminal according to 47, wherein the transmission and reception take place over the Internet, and the terminal comprises a computer running a web browser application.
49. A transaction processing method according to any one of claims 39 to 48, including means for receiving a request for further information about the transaction, and obtaining and transmitting the further information to the currency conversion transaction processor.
50. A transaction processing terminal according to any one of claims 39 to 49, including means for receiving a currency conversion transaction receipt in the currency conversion transaction data.
51. A transaction processing terminal according to any one of claims 39 to 50, wherein said physical currency tokens each have a unique identification code, said transaction data includes one or more unique identification codes for the or each received physical currency tokens, said received currency conversion transaction data includes a security indicator indicating if the currency conversation transaction

processor identified a security problem with the received physical currency tokens from the unique identification code, and the terminal includes means for displaying a warning to the merchant if a security problem is identified.

52. A transaction processing terminal according to any one of claims 39 to 51, including means for receiving unique identification codes for physical currency tokens that are suspect from the currency conversion transaction processor and for outputting the received unique identification codes to enable the merchant to identify if the received physical currency tokens are suspect.

53. A transaction processing method for the processing by a merchant of transactions for goods or services offered in a first currency, the method comprising:

- receiving one or more physical currency tokens in a second currency in at least part payment for the offered goods or services;
- transmitting transaction data to a currency conversion transaction processor having access to exchange rate data, the transaction data including data identifying at least the second currency and the value of the received tokens;
- receiving currency conversion transaction data including data representing an amount in the first currency equivalent to the received physical currency tokens according to the exchange rate data; and
- completing the transaction for the goods or services using the received currency conversion transaction data.

54. A currency conversion transaction method for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services, the method comprising:

- receiving transaction data from a merchant terminal, the transaction data including data identifying at least the second currency and the amount in the second currency of the received physical currency tokens;
- determining amount data representing an amount in the first currency equivalent to the amount of the received physical currency tokens of the second currency using exchange rate data;

storing the received transaction data and the amount data as currency conversion transaction data; and

transmitting the currency conversion transaction data to the merchant terminal.

55. A currency conversion transaction processing system for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services, the processing system comprising:

a memory storing processor readable code; and

a processor for reading and implementing the code in the memory;

wherein the processor readable code comprises code for controlling the processor to implement the method of any one of claims 15 to 26.

56. A currency conversion transaction processing system for allowing merchants offering goods or services in a first currency to accept one or more physical currency tokens of a second currency as at least part payment for the goods or services, the processing system comprising:

a memory storing processor readable code; and

a processor for reading and implementing the code in the memory;

wherein the processor readable code comprises code for controlling the processor to be configured as the processing system of any one of claims 27 to 38.

57. A transaction processing terminal for use by a merchant for the processing of transactions for goods or services offered in a first currency when one or more physical currency tokens in a second currency is offered in at least part payment for the offered goods or services, the terminal comprising:

a memory storing processor readable code; and

a processor for reading and implementing the code in the memory;

wherein the processor readable code comprises code for controlling the processor to be configured as the processing terminal of any one of claims 39 to 52.

58. A carrier medium carrying computer readable code for controlling a computer to implement the method of any one of claims 15 to 26.

59. A carrier medium carrying computer readable code for controlling a computer to be configured as the processing system of any one of claims 27 to 38.

60. A carrier medium carrying computer readable code for controlling a computer to be configured as the processing terminal of any one of claims 39 to 52.

61. A security method for use by merchants in transactions for goods or services involving foreign currency, the method comprising:
accessing a database of foreign currency information and selecting information on received foreign currency; and
outputting at least one image of the received foreign currency to aid the detection of counterfeit currency.

62. A security method according to claim 61, including outputting further information useful in detecting counterfeit currency.

63. A security system for use by merchants in transactions for goods or services involving foreign currency, the system comprising:
means for accessing a database of foreign currency information and selecting information on received foreign currency; and
means for outputting at least one image of the received foreign currency to aid the detection of counterfeit currency.

64. A security system according to claim 63, including means for outputting further information useful in detecting counterfeit currency.

65. A security system for use by merchants in transactions for goods or services involving foreign currency, the system comprising:
a memory storing processor readable code; and
a processor for reading and implementing the code in the memory;
wherein the processor readable code comprises code for controlling the processor to implement the method of claim 61 or claim 62.

66. A carrier medium carrying computer readable code for controlling a computer to implement the method of claim 61 or claim 62.

67. A security method for use by merchants in transactions for goods or services involving foreign currency, the method comprising:

submitting unique identification codes for foreign currency to a database containing unique identification codes for suspect currency; and

receiving a notification if the unique identification code matches a unique identification code in the database to warn the merchant that the currency is suspect.

68. A security system for use by merchants in transactions for goods or services involving foreign currency, the system comprising:

means for inputting unique identification codes for received foreign currency;

means for submitting the input unique identification codes to a database of unique identification codes for suspect currency;

means for receiving a notification if it is identified that the input unique identification code matches suspect currency; and

output means for outputting the notification to the merchant.

69. A security system for use by merchants in transactions for goods or services involving foreign currency, the system comprising a memory storing processor readable code; and

a processing for reading and implementing the code in the memory;

wherein the processor readable code comprises code for controlling the processor to be configured as the system of claim 68.

70. A carrier medium carrying computer readable code for controlling a computer to be configured as the system of claim 68.